

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: : Case No.: 17-23738-GLT  
: Chapter: 13  
Renee M. Sudano :  
:   
:   
:   
:   
Debtor(s). : Date: 2/14/2018  
Time: 11:30

**PROCEEDING MEMO**

**MATTER:** #19 - Confirmation of Chapter 13 Plan Dated 10-12-17 (N)  
#31 - Objection by Bank of America

**APPEARANCES:**

Debtor: Michael S. Geisler [Debtor Renee Sudano personally present]  
Trustee: Owen Katz  
BOA: James Warmbrodt

**NOTES:**

Katz: No payments received. Some tax returns unfiled.

Geisler: The 2016 return was the only one outstanding. Can provide that to Katz now. Wage attachment will start remitting. The Debtor has \$500 she can pay now.

Sudano: Has now filed all tax returns. Can make \$500 payment in the next week, and be consistent with \$1,000/mo. payments beginning in March.

Court: There are substantial arrears, but the plan can still be saved. The Court is looking for a good-faith effort to make payments going forward. A partial payment is better than no payment.

Katz: Payments would need to go to \$1,384. Amended plan may not be necessary.

**OUTCOME:**

1. The confirmation hearing [Dkt. No. 19] is continued to April 26, 2018 at 10:30 a.m. (Chambers to prepare.)
2. On or before February 28, 2018, the Debtor shall file amended schedules I and J and a motion for a wage attachment. (Chambers to prepare.)
3. On or before February 28, 2018, the Debtor shall make a payment of at least \$500 to the chapter 13 trustee and she shall remain current on plan payments through the April 26 conciliation. Otherwise, the Court will consider dismissing the case without prejudice and without further notice or hearing. (Chambers to prepare.)

**DATED:** 2/14/2018